



**COMMISSIONS AND CHARGES
FOR CLIENT OPERATIONS & SERVICES**

March 2018- Version 5.4

Strategic Planning and Organization Division

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A. CURRENT ACCOUNTS

Current Credit Accounts حسابات جارية داننة	
Description	
Official Statement of Account	
First Page (Semiannually)	LL10,000 or \$7
Every Other Page (Semiannually)	LL5,000 or \$3
Fixed Fees (Monthly)	LL3,000 or \$2
Stamps** (Same currency operations)	LL250 or \$0.2
Stamps** (FX Operations)	LL1,000 or \$0.7
<i>In case the account was accidentally overdrawn, monthly charges will be applied as follows:</i>	
- 1% on the highest debit balance	
- Debit Interest fees according to the interest rates applied	
- Statement of account fees as above	
Current Debit Accounts حسابات جارية مدينة	
Description	
Official Statement of Account	
First Page (Monthly)	LL10,000 or \$7
Every Other Page (Monthly)	LL4,500 or \$3
Fixed Fees	0
Stamps** (Same currency operations)	LL250 or \$0.2
Stamps** (FX Operations)	LL1,000 or \$0.7

* Applied For TNAS 300, 301, 302, 303 and 308

B. SIGHT SAVINGS ACCOUNTS / DAY-TO-DAY MAKSABI

Description	
Fixed Fees (Annually)	LL15,000 or \$10
Stamps** (Same currency operations)	LL250 or \$0.2
Stamps** (FX Operations)	LL1,000 or \$0.7
Penalty No Trn	L.L 15,000
<i>An additional monthly fee of 5\$ or CV per transaction if transaction number exceeds 5/Month</i>	

C. TIME DEPOSIT / TERM SAVING ACCOUNTS / MAKSABI

Description		
Fixed Fees	No Passbook & MAKSABI	LL9,000 or \$6
	With Passbook	LL15,000 or \$10
Stamps** (Same currency operations)		LL250 or \$0.2
Stamps** (FX Operations)		LL1,000 or \$0.7

** Stamps charges are taken per transaction

D. CASH DEPOSITS VIA BRANCH

Commission	
Currency	
LBP	0
USD	2/mil
Other Currencies	4/mil
Value Date	
Currency	
LBP	2
USD	12
Other Currencies	20

E. CASH DEPOSITS VIA ATM

Commission	
Currency	

LBP	0
USD	0
Other Currencies	N/A
Value Date	
Currency	
LBP	1
USD	1
Other Currencies	N/A

F. ATM WITHDRAWAL CHARGES

BLOM ATMs:	Free
ATMs Linked with IPN Network:	0.85 USD/ transaction or countervalue
Other ATM:	2.75USD+0.33%transaction (Some Banks charge additional commissions)

G. BANKER CHECK ISSUANCE

Bankers Checks Issued from Client Account (Client’s Branch)	
Currency	
LBP	LL8,500/\$6
USD and Other Currencies	\$25
Banker Checks Issued from Cash i.e Interbranch From Client Account	
Currency	
LBP	LL7,500
USD and Other Currencies	\$10

H. PURCHASED CHECKS

Purchased Checks Commission			
Currency			
LBP		LL1,500	
USD and Other Currencies		\$1	
Purchased Checks Value Date			
LBP Checks		USD Checks	
Clearing		Clearing	
Greater Beirut	3	Greater Beirut	4
Outside Beirut**	5	Outside Beirut**	6
Interbranch	1	Interbranch	1

**Branches considered as outside Beirut are provided in the attachment.

I. PERSONAL CHECK & BANKER CHECK DEPOSIT (Interbranch and Same Branch)

Personal Check & Banker Check Value Date	
Value Date	2
Commission	LL1,000 or \$1

J . PURCHASED INTERNATIONAL CHECKS

Commissions	
Currency	
USD and Other Cur (Minimum)	\$9
<i>If 0.2% of the check amount exceeds the above mentioned commissions, then the commission will be 0.2%.</i>	
Additional Handling Commissions (i.e commissions taken by Correspondents)	
Check any amount (USA Correspondent Only)	\$35 or countervalue
Check Amount Greater Than \$50,000 (USA Correspondent Only)	Minimum of \$150 or Countervalue
Checks From Non-USA Correspondents	Depending on the Case

K. RETURNED CHECKS

Purchased Checks	
Currency	

LBP	LL15,000
USD and Other Cur.	\$10
Incoming Checks	
<i>Returning Reason: Insufficient Funds</i>	
Currency	
LBP	LL23,000
USD and Other Cur.	\$15
Other Returning Reason	
Currency	
LBP	LL15,000
USD and Other Cur.	\$10

L. OUTGOING TRANSFERS

TELEX Commission	
Currency	
LBP (Inside Leb.)	LL15,000
USD CV (Inside Leb)	\$10
USD CV (Outside Leb)	\$20
Transfer Commission	
Currency	
LBP	LL10,000
USD and Other Currencies	\$15
Value Date	
Debit: 0 Credit: 3	
*Same Value date (upon Client Request) : USD and Other Currencies 1% Min \$20	

M. OUTGOING TRANSFERS EXECUTED THROUGH EBLOM CORPORATE PLATFORM

TELEX Commission	
Currency	
LBP (Inside Leb.)	LL5,000
USD CV (Inside Leb)	\$5
USD CV (Outside Leb)	\$15
Transfer Commission	
Currency	
LBP	LL10,000
USD and Other	\$15
Value Date	
Debit: 0 Credit: 3	

N. INCOMING TRANSFERS

Branch Commission			
<i>Incoming Transfers in Account</i>			
Currency			
LBP	5000		
USD and Other Currencies	\$10		
<i>Incoming Transfers Paid Cash</i>			
LBP	1/mil (minimum 3000)		
USD and Other Currencies	1/mil (minimum \$2 or CV)		
Head Office Commission			
In Account	Below \$500 or CV	\$500- \$10,000	Above \$10,000 or CV
LBP	-	LL5,000	LL5,000

USD or CV	-	\$5	\$10
Value Date			
H.O Value Date+3			

O. INTERNAL TRANSFERS

Value Date	
Description	
Same Client or Different Clients (no FX)	Debit: 0 Credit: 1

P. IMPORT & EXPORT DOCUMENTARY

Import & Export Documentary Collection	
Charges for collection against payment	2% flat <i>(Minimum \$100 or CV)</i>
Charges for collection against acceptance	2% flat <i>(Minimum \$100 or CV)</i>
Charges for collection free of payment	2% flat <i>(Minimum \$100 or CV)</i>
Charges for import collection against acceptance + Avalisation of the draft	2% flat <i>(Minimum \$100 or CV)+</i> 0.9% per Quarter or part thereof, <i>(Minimum \$150 or CV)</i> <i>Unless otherwise defined in the client credit license</i>
Charges for returning unpaid Bills of Exchange/Promissory Notes/Drafts	\$100
Amendment charges	\$50
Swift charges	\$25
Postage charges for Import Collection	
When Delivering Import Collection documents to the client.	\$10
When returning of undelivered documents	\$50
When returning of unpaid graft/bill of exchange/promissory note/checks	\$50
Postage charges for Export Collection	
When sending documents by courier for collection.	\$50
N.B: Collection charges are due once documents are delivered to the client (Under import collection) or received from client (Under export collection), and not upon settlement.	
LC Import	
Issuance of LC	<i>3/mil per quarter or part thereof (Min. \$150 or CV)</i>
Issuance of LC Standby	<i>3/mil per quarter or part thereof (Min. \$250 or CV)</i>
Acceptance	<i>0.9% per quarter or part thereof (Min. \$150 or CV)</i>
Amendment	\$75
LC issuance Swift	\$65
Other Swifts	\$25
Cancellation of LC before expiry date	\$100
Increase in LC amount and/or extension of expiry date	<i>3/mil per quarter or part thereof (Min.\$150 or CV)</i>
Postage: (When delivering Import LC document to applicant)	\$10

LC Export	
Advising	<i>1.5/mil flat (Min.\$150 or CV)</i>
Confirmation	<i>To be agreed on a case by case basis (Min \$250 or CV)</i>
Payment	<i>1.5/mil flat (Min. \$150 or CV)</i>
Acceptance	<i>To be agreed on a case by case basis (Min \$250 or CV)</i>
Amendments	\$75
Swift	\$25
Mail	\$50
Increase in LC amount and/or extension of expiry date	<i>1.5/mil flat (Min. \$150 or CV)</i>
Checking of documents under unconfirmed LC's	<i>\$200 for each set of documents. Even within same presentation, \$200 will apply for each set</i>
Transfer of LC in whole without any amendments or alterations to the terms and conditions	<i>3/mil flat of LC value (Min. \$250 or CV)</i>
Transfer of LC which involves alterations to the terms and conditions	<i>3/mil flat of LC value (Min. \$350 or CV)</i>
Amendment of transferred LC	\$100
Assignment of proceeds under an LC	\$250
Guarantees	
Issuance/Increase of amount/Extension of expiry date of Tender guarantee	-Charges: 2% per year, calculated on quarterly basis (i.e. 0.5% per quarter or part thereof) -Stamps: LBP 10,000 irrespective of LG amount
Issuance/ Increase of amount/Extension of expiry date of Other types of guarantees	-3% per year, calculated on quarterly basis (i.e. 0.75% per quarter or part thereof) (Min \$150 or CV) -Stamp fees: 3/mil flat on guarantee amount
Any amendments to any LG text	-Charges: \$150 -Stamp fees: LBP 10,000 irrespective of LG amount
LG issuance Swift	\$65
Other Swifts	\$25
Guarantees issued on behalf of or backed by counter indemnity of other banks	To be agreed on a case by case basis (Min \$250 or CV)
Fiscal stamps affixed on the receipt copy of each issued or amended LG	LBP 10.000
Shipping guarantee	- <u>Under documentary credit:</u> 150\$ handling fee+ LBP 10,000 Stamp fee (additional \$50 per month or part thereof on guarantee outstanding after 1 month from date of issue) - <u>Against transport documents & Invoice:</u> 3% per year (calculated on quarterly basis) i.e 0.75% per quarter or part thereof) (Min. \$150 or CV) + LBP 10,000 Stamp fee

Q. BILLS

Bills Commission	
Bills (For Collection or Guarantee)	
LBP	LL4,000/Bill + LL7,500/Batch
USD or CV	\$3/Bill +\$6/Batch
Bills (Discounted)	
LBP	LL7,500/Batch

USD or CV	\$6/Batch
Bills Returned to Beneficiary	LL5,000 or \$3.5

R. FOREX OPERATIONS

Value Date
Debit: 0
Credit: 2

S. FOREX SPOTS

Spread	Non-metal	5pips	
Commissions	Gold	< 100 ounce	1\$
		>= 100 ounce	50 cents
	Silver	< 2500 ounce	2 cents
		>= 2500 ounce	1 cent
Custody fees	Gold	1‰	Semi annually
	Silver	3‰	
Applied interest	Debtor interest	LIBOR + 1~2 %	Monthly
	Creditor interest	LIBOR - 1~2 %	

T. FOREX FORWARDS

Spread	Non-metal	5pips	
Commissions	Gold	< 100 ounce	1\$
		>= 100 ounce	50 cents
	Silver	< 2500 ounce	2 cents
		>= 2500 ounce	1 cent
Custody fees	Gold	1‰	Semi annually
	Silver	3‰	
Interest	No interest rate is applied	-	-

U. FOREX OPTIONS

Call/Put option (Min \$100)	Metal/ Non Metal	15% of premium	Upon deal booking
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V. FOREX SWAPS

Same fees applied on spot & forward transactions are applied to swap transactions.

W. SAFE BOX RENTS

Small	Medium	Large
\$500- \$600	\$800- \$900	\$1200- \$1300

X. MISCELLANEOUS COMMISSIONS

Description	
Checkbook Issuance (LBP)	LL24,000
Checkbook Issuance (USD)	\$16
Lost Passbook (LBP)	LL30,000
Issuance of Certified Check (LBP)	LL7,500
Issuance of Certified Check (USD CV)	\$5
Stop Check Payment (LBP)	LL18,000
Stop Check Payment (USD CV)	\$12
MIC1 and MIC2 Dom. (LBP)	LL6,000
MIC1 & MIC2 Dom. (USD CV)	\$3.5

OGERO Dom. (LBP)	LL2,000
OGERO Dom. (USD CV)	\$1.5

Description	Commission
Company Constitutions	1/mil (\$100- \$500)
Official Letters (e.g. Embassies)	\$10 or CV + Stamps (LL10,000)
Non Official Statement Of Account	\$1 or LL1,500
Photocopy from Archive (LBP)	LL5,000 per copy
Vehicle Tax Payment (Mechanique)	LL5,000 for BLOM Clients (LL15,000 for non-BLOM Clients)
Prepayment Order Payment	LL5,000 for BLOM Clients (LL15,000 for non-BLOM Clients)
Settlement Order Payment	LL5,000 for BLOM Clients (LL15,000 for non-BLOM Clients)
Value Added Tax (VAT) Payment	LL5,000 for BLOM Clients (LL15,000 for non-BLOM Clients)
BDL Check Decl. (تنسوية)	\$20 per check
Utility Bills- Payment Order (USD) (Per Bill)	\$3 for Individual Clients, \$1.5 for Corporate Clients
Utility Bills- Payment Order (LBP) (Per Bill)	LL5,000 for Individual Clients, LL2,500 for Corporate Clients
Phone Confirmation-Scanned Instructions By Email	\$25 per phone call
Account Closure Fees	None
SMS Alert Service	\$1/month (free if activated via eBlom)
Domiciliation/Payment Order (Per Bill)	LBP: Individual Clients 5,000 Corporate Clients 2,500 USD: Individual Clients \$3 Corporate Clients \$1.5
Bundle Bills Domiciliation Account (TNA 306)	USD8/Month or countervalue - Minimum Account daily balance: USD 500 or countervalue
Taxes on Credit Interest	7%
Dormant Account Charges	A monthly charge of USD10 applied on each account under the same client ID number if: - Client ID becomes dormant (no operations are done on any of client's accounts under the same ID number for a period of 18 consecutive months) AND - The total balance of all client's accounts under the same client ID number is less than or equal to USD2,000.